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Serial No. : 09/888,345
Filed : June 22, 2001
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Attorney's Docket No.: 13975-004001

Amendments to the Specification:

Please replace the paragraph beginning at page 22, line 8 with the following amended paragraph:

A user 430 desires one of the certificates 415 to obtain the online product 405. The user 430 ~~purchasers~~ purchases the certificate 415 from purchaser 420, such as when the certificate is a free certificate. In one embodiment, the user 430 is given the certificate 415 by purchaser 420, such as when the certificate is a non-free certificate. The certificate 415 is then provided to user 430. Additionally, when the user receives the certificate, the authorization code can be associated with the user such that when the certificate is redeemed, the online product is customized to the user. The user can provide the information relating to the user to be used to customize the certificate by, for example, filling out a form.